



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re PATENT application of:

Applicant: Richard Billingsley  
Application No.: 09/269,618  
Filing Date: July 21, 1999  
For: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS  
Examiner: Marianne Huseman  
Art Unit: 2161  
Attorney Docket No. DYOUPO185US

**REPLY TO OFFICE ACTION DATED SEPTEMBER 27, 2002**

Commissioner for Patents  
U.S. Patent and Trademark Office  
Washington, D.C. 20231

Dear Sir:

Favorable reconsideration of the above-referenced application is respectfully requested in view of the following attachments:

- Remarks
- Amendments to the Specification
- Amendments to the Drawings
- Amendments to the Claims

Enclosures:  Check in the amount of \$460.00  
 Petition for Extension of Time  
 Information Disclosure Statement

In the event any fee or additional fee is due in connection with the filing of this paper, the Commissioner is authorized to charge those fees to our Deposit Account No. 18-0988 (under the above Docket Number). In the event an extension of time is needed to make the filing of this paper timely and no separate petition is attached, please consider this a petition for the requisite extension and charge the fee to our Deposit Account No. 18-0988 (under the above Docket Number).

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APR 09 2003  
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